Certificate Number: 12433-PAE-DE-032975593

Bankruptcy Case Number: 14-15129



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on June 16, 2019, at 5:39 o'clock PM EDT, Lakia R. Rowland completed a course on personal financial management given by internet by Solid Start Financial Education Services, LLC, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: June 16, 2019 By: /s/Lance Brechbill

Name: Lance Brechbill

Title: <u>Teacher</u>